

**United States Bankruptcy Court**  
Western District of Pennsylvania  
**Case No. 05-39163-MBM**  
**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Larry L. Ross  
400 Woodward Avenue  
Mc Kees Rocks, PA 15136

Social Security No.:

xxx-xx-1645

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/19/06

M. Bruce McCullough  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans; applies to cases filed on or after October 17, 2005.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF SERVICE**District/off: 0315-2  
Case: 05-39163User: gamr  
Form ID: B18Page 1 of 2  
Total Served: 57

Date Rcvd: May 19, 2006

The following entities were served by first class mail on May 21, 2006.

db +Larry L. Ross, 400 Woodward Avenue, Mc Kees Rocks, PA 15136-3114  
smg Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
cr +Duquesne Light Company, c/o S. James Wallace, 38th Floor The Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219-1908  
11149941 +AT&T Broadband, c/o Credit Management, 4200 International Parkway, Carrollton, TX 75007-1912  
11149938 +Allied Interstate, 435 Ford Road, Suite 800, Minneapolis, MN 55426-1096  
11149939 +Almar Radiologists-Ohio Valley, c/o Diversified Collections, P.O. Box 200, Greensburg, PA 15601-0200  
11149942 +Bell Atlantic Telephone, c/o I.C. System, P.O. Box 64378, Saint Paul, MN 55164-0378  
11149943 +Bella Communications, c/o Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
11149944 +Berks CC, P.O. Box 329, Temple, PA 19560-0329  
11149947 CBT Credit Services, 1684 Woodlands Drive, Suite 150, Maumee, OH 43537-4026  
11149948 +CMI Group, 4200 International Parkway, Carrollton, TX 75007-1930  
11149945 Capital One Bank, P.O. Box 85064, Glen Allen, VA 23058  
11149949 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
11149950 +Columbia Gas of Ohio, c/o Alliance One, 1684 Woodlands Drive, Maumee, OH 43537-4093  
11149951 Comcasst, P.O. Box 3002, Southeastern, PA 19398-3002  
11149952 Comcast, 300 Corliss Street, Pittsburgh, PA 15220-4864  
11149953 +Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513  
11149954 +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Southfield, MI 48034-8316  
11149955 Credit Management, 17070 Dallas Parkway, Dallas, TX 75248-1950  
11149956 +Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
11149957 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
11149958 Direct Loans, P.O. Box 7202, Utica, NY 13504-7202  
11149959 Dollar Bank, c/o Credit Management, 681 anderson drive; Foster Plaza 6, Pittsburgh, PA 15220  
11149960 +Duquesne Light Company, PO Box 1930, Credit Mgr 6-2, Pittsburgh, PA 15230-1930  
11149961 +Express Recovery, 3782 W. 2340 S, Suite B, Salt Lake City, UT 84120-7295  
11149962 +Gabriel Brothers, c/o National Recovery, 4201 Crums Mill Road, Harrisburg, PA 17112-2893  
11149963 Gateway Newspaper, 610 Batey Road, Monroeville, PA 15146  
11149964 Hollywood Video, c/o Credit Protections Association, 1355 Noel Road, Suite 2100, Dallas, TX 75240  
11149965 Homecoming Financial Network, P.O. Box 890036, Dallas, TX 75389-0036  
11149966 IC Systems, 444 Highway 96 E, Saint Paul, MN 55127-2557  
11149967 +K-Mart, c/o Americas Recovery Network, 20 W. 11th Street, Covington, KY 41011-4112  
11149968 +Matco Tools, c/o Allied Adjust, 2144 Sheffield Road, Plaza Shopping Center, Aliquippa, PA 15001-2732  
11149969 +Medical, P.O. Box 7900, Sparks, MD 21152-7900  
11149973 +NCO Financial /99, P.O. Box 41466, Philadelphia, PA 19101-1466  
11149974 +NCO/Progressive Insurance, c/o NCO Financial /99, P.O. Box 41466, Philadelphia, PA 19101-1466  
11149970 National City Bank, c/o PHEAA, Student Loan Servicing Center, Harrisburg, PA 17105  
11149971 +National Recoveries, 6225 University Avenue, Fridley, MN 55432-4914  
11149972 +National Recovery, 11000 Central Avenue, Suite 100, Blaine, MN 55434-3827  
11149975 +Omnium Worldwide, 7171 Mercy Road, Omaha, NE 68106-2620  
11149976 +Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425  
11149977 +Penny Saver, 460 Rodi Road, Pittsburgh, PA 15235-4586  
11149978 Providian, c/o Palisades Collection LLC, 210 Sylvan Ave., Englewood Cliffs, NJ 07632-2524  
11149981 Radiology Assoc of Western PA, PO Box 49, Pittsburgh, PA 15230-0049  
11149982 +Sprint PCS, c/o Cavalry Port, 7 Skyline Drive, 3rd Floor, Hawthorne, NY 10532-2162  
11149983 Triangle Tech School, c/o Credit Management, 681 Anderson Drive, Foster Plaza 6, Pittsburgh, PA 15220  
11149984 TxCollect, 2101 W. Ben White Blvd., Austin, TX 78704-7516  
11149986 +US Department of Education, 501 Bleecker Street, Utica, NY 13501-2401  
11149985 United Telemanagement Corp., West Penn Hospital, Billing Depaartment, P.O. Box 711943, Cincinnati, OH 45271-0001  
11149990 West Penn Hospital, P.O. Box 711943, Cincinnati, OH 45271-0001  
11149988 West Penn Hospital, P.O. Box 951960, Cleveland, OH 44193-0021  
11149991 West Penn Hospital, Billing Department, P.O. Box 655, Vandalia, OH 45377-0655  
11149989 West Penn Hospital, PO Box 951736, Cleveland, OH 44193-0019

The following entities were served by electronic transmission on May 20, 2006 and receipt of the transmission was confirmed on:

11149940 +EDI: ACCE.COM May 19 2006 22:45:00 Asset Acceptance, P.O. Box 2036, Warren, MI 48090-2036  
11149946 EDI: CAPITALONE.COM May 19 2006 22:46:00 Capital One, FSB, PO Box 85520, Internal Zip 12030-0163, Richmond, VA 23285-5520  
11149979 EDI: PROVID.COM May 19 2006 22:46:00 Providian, P.O. Box 9176, Pleasanton, CA 94566-9176  
11149980 +EDI: PROVID.COM May 19 2006 22:46:00 Providian Financial, P.O. Box 194850, San Francisco, CA 94119-4850  
11149987 +EDI: AFNIVERZONE.COM May 19 2006 22:45:00 Verizon, 700 Longwater Drive, Norwell, MA 02061-1624

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2  
Case: 05-39163

User: gamr  
Form ID: B18

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2006

Signature:

